

**AMENDMENT**

***Listing of Claims***

**Please replace all prior versions of claims with the following listing of claims:**

1. (Currently Amended) A computer implemented multi-factor rate analysis system for analyzing service provider rate ~~plan~~ plan information, the system comprising:

a user module for accessing user information including a user's prior usage information and the user's preferences;

a service provider database for storing service provider information wherein service provider information comprises rate plan information associated with one or more service providers; and

~~an~~ a multi-factor rate analysis engine module for analyzing on a per user basis user information and service provider information to generate one or more savings suggestions based on the rate plan information, the user's prior usage information and at least one other user preference.

2. (Currently Amended) The system of claim 1 wherein the user information further includes a threshold amount of savings that would cause the user to switch rate plans ~~comprises user entered profile information.~~

3. (Currently Amended) The system of claim 1 wherein ~~user information comprises~~ the user's user prior usage information includes information regarding a user's usage patterns for a service over two or more periods of time.

4. (Currently Amended) The system of claim 1 wherein ~~user prior usage~~ information comprises user entered profile information and prior usage information that is electronically extracted from an electronic bill payment system to avoid the need for a user to manually enter at least some prior usage information.

5. (Currently Amended) The system of claim 1 further comprising a savings module for providing personalized savings information to a user wherein the personalized savings

information is generated by the analysis engine module based on the user's prior usage data and at least one of the user's preferences.

6. (Currently Amended) The system of claim 5 wherein savings information comprises ~~static savings information~~ incentives or discounts available to the user based on equipment owned by the user.

7. (Currently Amended) The system of claim 5 wherein savings information comprises proactive savings information including user behavior change recommendation information.

8. (Currently Amended) The system of claim 1 further comprising an external data module for storing user independent data wherein the analysis 5 engine module further analyses user independent data in generating one or more ~~preferred~~ savings suggestions.

9. (Currently Amended) The system of claim 1, the user information further including rate plan switching criteria and further comprising a switching module for automatically facilitating switching the user ~~to the one or more preferred savings suggestions wherein the one or more preferred savings suggestions comprises~~ to a new rate plan when the rate plan switching criteria is met.

10. (Currently Amended) The system of claim 1 further comprising a switching module for facilitating ~~switching~~ the ability for the user to switch to a new rate plan. ~~the one or more preferred savings suggestions wherein the one or more preferred savings suggestions comprises a new service provider.~~

11. (Original) The system of claim 1 further comprising a demand aggregation module for aggregating one or more users who are willing to transfer to an identified service provider.

12. (Original) The system of claim 1 further comprising a demand aggregation module for aggregating one or more users who are willing to transfer to an identified rate plan.

13. (Currently Amended) The system of claim 1 further comprising ~~a delivery module for enabling the user to specify one or more modes of delivery~~ means for automatically monitoring rate plans for a subscriber user and a delivery module for delivering alerts to a subscriber user when a better rate is available to the subscriber user.

14. (Currently Amended) A computer implemented method for analyzing service provider rate ~~plan~~ plan formation, the method comprising the steps of:

accessing user information including a user's prior usage information and the user's preferences;

storing service provider information wherein service provider information comprises rate plan information associated with one or more service providers; and

analyzing, on a per user basis, user information and service provider information to generate one or more preferred savings suggestions based on the rate plan information, the user's prior usage information and at least one of the user's preferences.

15. (Currently Amended) The method of claim 14 wherein user information further includes a threshold amount of savings that would cause the user to switch rate plans ~~comprises user entered profile information.~~

16. (Currently Amended) The method of claim 14 wherein ~~user information comprises~~ the user's ~~user~~ prior usage information includes information regarding a user's usage patterns for a service over two or more periods of time.

17. (Currently Amended) The method of claim 14 wherein the prior usage ~~user~~ information comprises ~~user entered profile information and~~ prior usage information that is electronically extracted from an electronic bill payment system to avoid the need for a user to manually enter at least some prior usage information.

18. (Currently Amended) The method of claim 14 further comprising the step of providing personalized savings information to a user wherein the personalized savings information is

generated based on the user's prior usage information and at least one of the user's preferences  
~~by the analysis engine module.~~

19. (Currently Amended) The method of claim 18 wherein savings information comprises ~~static~~  
~~savings information~~ incentives or discounts available to the user based on equipment owned by  
the user.

20. (Currently Amended) The method of claim 18 wherein savings information comprises  
proactive savings information including user behavior change recommendation information.

21. (Currently Amended) The method of claim 14 further comprising the step of storing user  
independent data and wherein analyzing user information and service provider information  
comprises the step of analyzing the analysis engine module further analyses user independent  
data to generate ~~in generating~~ one or more ~~preferred~~ savings suggestions.

22. (Currently Amended) The method of claim 14 wherein the user information further includes  
rate plan switching criteria, and further comprising the step of automatically facilitating  
switching the user to ~~the one or more preferred savings suggestions wherein the one or more~~  
~~preferred savings suggestions comprises~~ a new rate plan when the rate plan switching criteria is  
met.

23. (Currently Amended) The method of claim 14 further comprising the step of facilitating  
~~switching the~~ ability for the user to switch to a new rate plan ~~the one or more preferred savings~~  
~~suggestions wherein the one or more preferred savings suggestions comprises a new service~~  
~~provider.~~

24. (Original) The method of claim 14 further comprising the step of aggregating one or more  
users who are willing to transfer to an identified service provider.

25. (Original) The method of claim 14 further comprising the step of aggregating one or more users who are willing to transfer to an identified rate plan.

26. (Original) The method of claim 14 further comprising the step of enabling the user to specify one or more modes of delivery.